

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John Joseph Piquette
Christine Ann Piquette
Debtors

Case No. 12-02789-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: DDunbar
Form ID: 3180W

Page 1 of 3
Total Noticed: 57

Date Rcvd: Apr 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2017.

db/jdb +John Joseph Piquette, Christine Ann Piquette, 308 Autumn Lane, Stroudsburg, PA 18360-8043
4128819 +ANESTHESIA SPECIALISTS OF BETHLEHEM PC, Revenue Recovery Corporation, PO Box 2698, Knoxville, TN 37901-2698
4103201 Anes Spec Bethlehem PC, PO Box 64500, Souderton, PA 18964
4103202 +Anesthesia Specialist of Beth, c/o Revenue Recovery Corp, 612 Gay Street, Knoxville, TN 37902-1603
4103204 Bank of America, Customer Service, Simi Valley, CA 9306-5170
4257824 Berkheimer Associates, agent for Stroud Township, & Stroudsburg ASD, David R. Gordon Esq, 1883 Jory Road, Pen Argyl PA 18072
4103206 +Berkheimer Tax Administrator, Attn. Melissa Rissmiller, 50 North Seventh Street, Bangor, PA 18013-1731
4103213 +GE Capital /Flooring America, PO Box 965036, Orlando, FL 32896-5036
4103216 +++++IRA ELLIOT WEINER ESQ, 872 ROUTE 196, TOBYHANNA PA 18466-8174
(address filed with court: Ira Elliot Weiner Esq, 462 Sterling Road, Tobyhanna, PA 18466)
4103218 +Lehigh Valley Pediatric Assoc, 401 N 17th St Ste 307, Allentown, PA 18104-5051
4489404 +Marianne & Reese Hurley, 124 N. Coleman Road, Centerreach, NY 11720-3076
4103221 N American Partners in Anesthesia, PO Box 275, Glen Head, NY 11545-0275
4140514 +NAPA AT POCONO MEDICAL CTR, C/O C TECH COLLECTIONS INC, 5505 NESCONSET HWY STE 200, MOUNT SINAI, NY 11766-2026
4288949 NEW YORK STATE DEPARTMENT OF, TAXATION AND FINANCE, BANKRUPTCY SECTION, PO BOX 5300, ALBANY, NY 12205-0300
4103222 NYCERS, 335 Adams Street, Suite 2300, Brooklyn, NY 11201-3724
4103224 Pocono Emerg Physicians, PO Box 8510, Philadelphia, PA 19101-8510
4177808 The Bank of New York Mellon, et al, Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4103198 +Vincent Rubino, Esq., Newman, Williams, Mishkin, Corveley, Wo, 712 Monroe Street, Stroudsburg, PA 18360-2131
4494578 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Apr 26 2017 18:59:44
BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1837
cr EDI: RECOVERYCORP.COM Apr 26 2017 18:58:00 Recovery Management Systems Corporation, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4103199 +EDI: GMACFS.COM Apr 26 2017 18:58:00 Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
4123674 +EDI: GMACFS.COM Apr 26 2017 18:58:00 Ally Financial, c/o Ally Servicing LLC, P.O. Box 130424, Roseville, MN 55113-0004
4103200 +EDI: AMEREXPR.COM Apr 26 2017 18:58:00 American Express, PO Box 981537, El Paso, TX 79998-1537
4128085 EDI: BECKLEE.COM Apr 26 2017 18:58:00 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4128087 EDI: BECKLEE.COM Apr 26 2017 18:58:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4518996 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Apr 26 2017 18:59:44
BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD 5TH FLOOR, CORAL GABLES, FLORIDA 33146, BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD 5TH FLOOR, CORAL GABLES, FLORIDA 33146-1837
4518995 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Apr 26 2017 18:59:44
BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD 5TH FLOOR, CORAL GABLES, FLORIDA 33146-1837
4103205 EDI: BANKAMER.COM Apr 26 2017 18:58:00 Bank of America, PO Box 15222, Wilmington, DE 19886-5222
4103203 +EDI: BANKAMER.COM Apr 26 2017 18:58:00 Bank of America, 450 American St #SV416, Simi Valley, CA 93065-6285
4103207 +EDI: HFC.COM Apr 26 2017 18:58:00 Best Buy/HSBC, PO Box 5253, Carol Stream, IL 60197-5253
4103208 +EDI: CAPITALONE.COM Apr 26 2017 18:58:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
4103209 EDI: CAPITALONE.COM Apr 26 2017 18:58:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
4175066 EDI: BL-BECKET.COM Apr 26 2017 18:58:00 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4182081 +EDI: BASSASSOC.COM Apr 26 2017 18:58:00 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
4103210 +EDI: CHASE.COM Apr 26 2017 18:58:00 Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
4103211 EDI: DISCOVER.COM Apr 26 2017 18:58:00 Discover, PO Box 30943, Salt Lake City, UT 84130
4103212 EDI: DISCOVER.COM Apr 26 2017 18:58:00 Discover Financial Service, PO Box 15316, Wilmington, DE 19850
4108409 EDI: DISCOVER.COM Apr 26 2017 18:58:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025

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Total Noticed: 57

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

4112167 EDI: RMSC.COM Apr 26 2017 18:58:00 GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
4165815 EDI: RMSC.COM Apr 26 2017 18:58:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
4103215 +EDI: HFC.COM Apr 26 2017 18:58:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
4103214 +EDI: CITICORP.COM Apr 26 2017 18:58:00 Home Depot/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
4103217 +EDI: CBSKOHLS.COM Apr 26 2017 18:58:00 Kohls/Capone, PO Box 3115, Milwaukee, WI 53201-3115
4103219 +EDI: RMSC.COM Apr 26 2017 18:58:00 Lowes/GECRB, PO Box 965005, Orlando, FL 32896-5005
4169805 EDI: BL-BECKET.COM Apr 26 2017 18:58:00 Main Street Acquisition Corp assignee of CHASE, BANK USA N A, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4103220 +E-mail/Text: MKnitter@monroecountypa.gov Apr 26 2017 18:59:42 Monroe Co Tax Claim Bur, Monroe Co Admn Bldg, One Quaker Plaza Rm 104, Stroudsburg, PA 18360-2141
4112579 +E-mail/Text: bknotice@ncmllc.com Apr 26 2017 18:59:42 National Capital Management, LLC, agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
4131393 +EDI: OPHSUBSID.COM Apr 26 2017 18:58:00 OAK HARBOR CAPITAL VI, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4103223 +EDI: RMSC.COM Apr 26 2017 18:58:00 Old Navy/GEMB, PO Box 965005, Orlando, FL 32896-5005
4489403 +E-mail/Text: bankruptcies@orangelake.com Apr 26 2017 18:58:58 Orange Lake Country Club, 8505 West Irlo Bronson Memorial Hwy, Kissimmee, FL 34747-8201
4162543 EDI: PRA.COM Apr 26 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4165816 EDI: RECOVERYCORP.COM Apr 26 2017 18:58:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4145642 +EDI: WFFC.COM Apr 26 2017 18:58:00 Wells Fargo Bank NA, 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001
4103226 +EDI: WFFC.COM Apr 26 2017 18:58:00 Wells Fargo Bank NA, PO Box 4233, Portland, OR 97208-4233
4374388 EDI: ECAST.COM Apr 26 2017 18:58:00 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
4273054 EDI: ECAST.COM Apr 26 2017 18:58:00 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
New York NY 10087-9262

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136
cr* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262
4103197* +Christine Ann Piquette, 308 Autumn Lane, Stroudsburg, PA 18360-8043
4103196* +John Joseph Piquette, 308 Autumn Lane, Stroudsburg, PA 18360-8043
4374387* eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
4494579* eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136
4103225 ##+Wells Fargo Bank, PO Box 3117, Winston Salem, NC 27102-3117

TOTALS: 0, * 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Date Rcvd: Apr 26, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2017 at the address(es) listed below:

Celine P DerKrikorian on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2004-22CB) ecfmail@mwc-law.com
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joseph Angelo Dessoye on behalf of Creditor Bayview Loan Servicing, LLC pamb@fedphe.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor The Bank of New York Mellon Et Al..
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Mario John Hanyon on behalf of Creditor Bayview Loan Servicing, LLC pamb@fedphe.com
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov
Thomas Song on behalf of Creditor Bayview Loan Servicing, LLC thomas.song@phelanhallinan.com, tomysong@hotmail.com
Thomas I Puleo on behalf of Creditor The Bank of New York Mellon Et Al..
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor John Joseph Piquette
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com
Vincent Rubino on behalf of Joint Debtor Christine Ann Piquette
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com

TOTAL: 12

Information to identify the case:

Debtor 1 **John Joseph Piquette**
First Name Middle Name Last Name
Debtor 2 **Christine Ann Piquette**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:12-bk-02789-JJT**

Social Security number or ITIN **xxx-xx-2735**
EIN **-----**
Social Security number or ITIN **xxx-xx-6356**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Joseph Piquette
aka John J. Piquette, aka John J. Piquette Sr., aka John
Null Piquette

Christine Ann Piquette
aka Christine Piquette, aka Christine A. Piquette, aka
Christine Ann Hurley, aka Christine A. Hurley, aka
Christine Hurley

By the
court:



April 26, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.